

REMARKS

Claims 1-21 have been rejected under 35 U.S.C. 102 (e) in view of U.S. patent 5,987,247 to Lau.

The claimed invention relates to a method of transmitting, displaying, and interacting events with a user. The invention allows a user to input events and data relating to insurance claims and to use data components to process the claim. The invention also allows a user to input information concerning involvement of the individual in the event which allows the user to link the individual to the event. The invention is also capable of outputting linked information concerning the involvement of the individual in the event. These features greatly enhance the processing of insurance claims. The invention may be used for example in any business related environment where users may request, change, or interact with data for claims processing. The invention further allows multiple users to interact with the processing of the claim by linking appropriate insurance related data.

Lau '247 teaches in column 5 a computer system that "assists a developer to produce object oriented programs used in a three tier architecture for mission critical applications". Lau very broadly sets forth in columns 1-6 that in order to achieve some type of business goal, object oriented programs are much more desirable than prior art methods. Regarding the claim language, the Examiner points to Figures 3 and 5 of Lau to teach the recited features of claims 1-21. In the rejection of the claims, the Examiner asserts that the claimed "data component", "controller component", "adapter component" and "business logic component" are elements 300, 305, 303 and 301 as shown in Figure 3 of Lau, and as described in column 8. With respect to the data component, the Examiner relies on the "storage system 300" of Lau. There is no teaching in Lau of the data component "manipulating data utilizing a plurality of functions" as claimed. Clearly a storage system does not manipulate data utilizing a plurality of functions. With respect to the claimed business component, the Examiner cites element 301 of Lau. There is no description in Lau of how element 301, the Business Logic Design, contains the recited feature of the business component "serving as a data cache and includes logic for manipulating the data". Column 8, lines 47-50, state that the "Business Logic Design 301 which was developed by business personnel or programmers is provided to the framework builder 300". Again, there is no teaching from Lau's description of the function that the claimed business component performs. The Examiner relies on element 306 of Lau to show the claimed "controller

component". Element 306 of Lau is a display device. Applicant's assert that the display of Lau does not meet the claimed limitations of the "controller component adapted to handle events generated by a user utilizing the business component to cache data and the adapter component ...". Finally, the Examiner points to column 7, line 62 and column 9, line 11, to teach "linking an individual to an event such as the creation of an insurance policy an insurance claim or an assignment of an agent to the individual". Column 7, line 62 merely teaches data objects such as persons and policies, while column 9, line 11, merely states that Lau may be "used to resolve insurance claims". These teachings do not meet the specific claim language of claims 1,8 and 15 which recite one or more client components included with each client, each client component of each client adapted for communicating and manipulating data with a first data type, wherein the client component is adapted for providing information concerning an individual and an event, allowing a user to input information concerning involvement of the individual in the event, allowing the user to link the individual to the event, and outputting linked information concerning the individual, the event, and the involvement of the individual in the event. It may be true that Lau stores persons and policy names, however there is no specific teaching of a client component (or any type of data structure) that links an individual to an event and further the client component storing information regarding how an individual is related to the event.

It is also noted that the controller component as recited in claim 8 contains the features of "dirty flag processing" and "providing validation". The Examiner has made no statement regarding these features in the Office Action. Lau simply does not contain or imply the use of such features.

In summary, the Lau reference may be interpreted to show the broad concepts of having data components, business components, and controller components, however the functional limitations found in the claims are not present in Lau. Therefore it is respectfully submitted that independent claims 1,8 and 15 define over Lau and the section 102 rejection be removed.

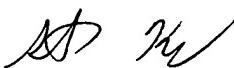
With respect to the dependent claims, 2-7, 9-14 and 16-21, there is no discussion in the Office Action as to how or where these features are contained in Lau. Specifically, claims 3-4, 10-11 and 17-18 recite a claims database and a client database. There is no hint nor suggestion to employ these types of databases in Lau. Also claims 2,9 and 16 recite "allowing the individual to be linked to a sub-component of an event". Again this is not taught by Lau. Therefore, the section 102 rejection of the dependent claims in view of Lau is also erroneous.

With respect to the section 112 rejection of claim 6, claims 6, 13 and 20 have been amended to recite a “separate application” to avoid any confusion regarding what “another application” comprises. With respect to the section 112 rejection of claim 2, an event may be that John Smith was in a car accident in Washington DC, on September 10, 2001. For this event each separate data component comprise a sub-component such as: John Smith, car accident, Washington DC, September 10, 2001. Also see for example page 158 of the specification for other sub-components of an event. In view of this discussion, the meaning of a “sub-component of an event” should be clear and avoid any section 112 paragraph rejections.

In summary, Applicant’s believe that claims 1-21 define over the Lau reference, and all other cited prior art references. Lau merely teaches “assisting a developer” to create software tools, but does not teach the claimed specific functions that the “components” accomplish. Applicant’s request a reexamination of the claimed subject matter in light of the above comments and amendments. The Examiner is encouraged to contact the undersigned at the number below to further discuss the Application.

The Commissioner is authorized to charge any fees that may be due to our Deposit Account No. 02-3964 (Order No. 60021- 306901). A duplicate of this sheet is enclosed for this purpose.

Respectfully submitted,
OPPENHEIMER WOLFF & DONNELLY, LLP


Steven S. Kelley
Reg. No. 43,449

Suite 600
1620 L Street NW
Washington DC 20036
(202) 312-8259

Marked up copy of Claims

6. The computer program as set forth in claim 1, wherein the client component is further adapted for providing the information concerning the involvement of the individual in the event to a separate [another] application.
13. The computer program as set forth in claim 8, wherein the computer program is further adapted for providing the information concerning the involvement of the individual in the event to a separate [another] application.
20. The computer program as set forth in claim 15, wherein the client component is further adapted for providing the information concerning the involvement of the individual in the event to a separate [another] application.